

Kentucky Occupational Skill Standards List

2003 Financial Services

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| AA | | APPLY MATH SKILLS |
| AA | 001 | Sort and count currency and coins by denominations. |
| AA | 002 | Add, subtract, multiply, divide. |
| AA | 003 | Calculate percentages and rates. |
| AA | 004 | Compute simple and compound interest. |
| AB | | DEMONSTRATE LISTENING, ORAL, AND WRITTEN COMMUNICATION SKILLS |
| AB | 001 | Demonstrate listening skills. |
| AB | 002 | Follow oral/written instructions. |
| AB | 003 | Use correct spelling, punctuation, and grammar. |
| AC | | USE PROBLEM SOLVING TECHNIQUES |
| AC | 001 | Identify problems. |
| AC | 002 | Identify opportunities for applying problem-solving techniques. |
| AC | 003 | Use ideas and procedures to communicate, reason, and solve problems. |
| AC | 004 | Apply a system of problem solving and implement solutions. |
| AD | | APPLY GENERALLY ACCEPTED ACCOUNTING PRINCIPLES |
| AD | 001 | Understand and apply the accounting equation. |
| AD | 002 | Define general accounting terms. |
| AD | 003 | Document and reconcile results of math calculations. |
| AD | 004 | Apply the concepts of maintaining a checkbook and reconciling a bank statement. |
| AD | 005 | Identify the components of a negotiable instrument. |
| AE | | POSSESS KNOWLEDGE OF BANK PRODUCTS AND SERVICES |
| AE | 001 | Define credit and credit terms. |
| AE | 002 | Complete credit forms and applications. |
| AE | 003 | Possess general knowledge of the following: A. Checking B. Savings C. Loans D. Certificates of Deposit E. Investments F. IRAs G. Customer Services H. Trust Services I. ATMs J. Credit/Debit Cards |
| AE | 004 | Understand the Federal Reserve System. |
| AE | 005 | Understand the role of FDIC. |
| AE | 006 | Describe the check clearing system. |
| AF | | DISCUSS FINANCIAL SERVICE CAREERS |
| AF | 001 | Define entry-level banking positions. |
| AF | 002 | Identify applicable skills for positions. |
| AF | 003 | Identify training needs for positions. |
| AF | 004 | Recognize organizational structure. |
| EA | | UNDERSTAND INTERPERSONAL RELATIONSHIPS |
| EA | 001 | Match employee responsibilities to employer expectations. |
| EA | 002 | Define discrimination, harassment, and equity. |
| EA | 003 | Exhibit non-discriminatory behavior. |
| EA | 004 | Maintain confidentiality and sensitivity of company information. |

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| EA | 005 | Identify possible actions that may lead to customer dissatisfaction. |
| EA | 006 | Identify the relationship between customer satisfaction and company success. |
| EA | 007 | Interpret, clarify, and follow directions. |
| EA | 008 | Communicate with internal and external customers. |
| EB | | EXHIBIT WORK ETHIC |
| EB | 001 | Implement responsibility of job position including exhibiting dependability and meeting organizationally defined expectations. |
| EB | 002 | Assume responsibility for productivity, decisions, and actions. |
| EB | 003 | Display enthusiasm and confidence about work and learning tasks. |
| EB | 004 | Dress appropriately and maintain personal hygiene. |
| EB | 005 | Act in a polite and respectful way towards co-workers. |
| EB | 006 | Complete tasks in an accurate and timely manner. |
| EB | 007 | Adhere to established company rules, regulations, and policies. |
| EB | 008 | Accept constructive criticism. |
| EB | 009 | Work with minimal supervision. |
| EB | 010 | Identify and practice good ethical behavior. |
| EB | 011 | Differentiate between good and poor business ethics. |
| EB | 012 | Explain the importance of a business' reputation. |
| EB | 013 | Exhibit ability to handle stress. |
| EC | | DEMONSTRATE EFFECTIVE TEAM SKILLS |
| EC | 001 | Recognize the difference between a team-oriented workplace and a conventional workplace. |
| EC | 002 | Identify the characteristics of a diverse workplace. |
| EC | 003 | Understand team concepts. |
| EC | 004 | Identify various group processes and components of group dynamics. |
| EC | 005 | Apply facilitation skills in a group setting. |
| OA | | EXHIBIT KEYBOARDING/DATA ENTRY SKILLS |
| OA | 001 | Demonstrate proficient speed and accuracy in use of numeric keypad. |
| OA | 002 | Demonstrate proficient speed and accuracy in use of keyboard. |
| OA | 003 | Establish a good habit of proofreading. |
| OB | | UTILIZE SOFTWARE APPLICATIONS |
| OB | 001 | Produce documents integrating current word processing, database, and spreadsheet files. |
| OB | 002 | Create worksheets using spreadsheet commands, functions, and formulas. |
| OB | 003 | Understand or utilize electronic mail services. |
| OC | | PERFORM CLERICAL DUTIES |
| OC | 001 | Maintain a calendar of appointments. |
| OC | 002 | Maintain customer/client files. |
| OC | 003 | Process, sort, and distribute postal and inter-office mail. |
| OC | 004 | Distribute literature to customers and prospects. |
| OC | 005 | Use reference tools. |
| OC | 006 | Prepare agenda for a meeting. |
| OC | 007 | Demonstrate proper telephone etiquette. |
| OC | 008 | Use proper etiquette when greeting customers and co-workers. |
| OD | | DEMONSTRATE TIME MANAGEMENT SKILLS |
| OD | 001 | Schedule and follow work priorities. |
| OD | 002 | Organize workstation and space. |
| OD | 003 | Order and maintain inventory of forms and supplies. |
| OD | 004 | Assist others in performing tasks. |
| OD | 005 | Work with budgetary constraints. |
| OD | 006 | Practice time management skills. |

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| OE | | DEMONSTRATE MARKETING SKILLS |
| OE | 001 | Develop and utilize cross-selling skills. |
| OE | 002 | Utilize resources available to answer customer questions in person or by telephone. |
| OE | 003 | Greet and assist customers. |
| OE | 004 | Outline and deliver an oral presentation. |
| OF | | PRACTICE SAFETY AND SECURITY PROCEDURES |
| OF | 001 | Know the importance of securing cash and cash items. |
| OF | 002 | Identify valid currency. |
| OF | 003 | Recognize potential risk customers. |
| OF | 004 | Be attentive and aware of your surroundings. |
| OF | 005 | Understand the importance of audits and regulations. |
| OG | | PERFORM BANKING OPERATIONS |
| OG | 001 | Open, close, and reconcile teller stations. |
| OG | 002 | Understand debits and credits. |
| OG | 003 | Verify cash transactions. |
| OG | 004 | Provide customers with their account information. |
| OG | 005 | Reconcile accounts with statements. |
| OG | 006 | Verify interest on accounts. |
| OG | 007 | Prepare customer deposit slips. |
| OG | 008 | Prepare cash in and cash out tickets. |
| OG | 009 | Process cash and checks for deposit. |
| OG | 010 | Process check with cash return for deposit. |
| OG | 011 | Recognize negotiable instruments. |
| OG | 012 | Process savings withdrawal. |
| OG | 013 | Receive loan application. |
| OG | 014 | Process loan requests. |
| OG | 015 | Accept loan payments. |
| OG | 016 | Understand the loan collection process. |